



# April – May 2016 Financial Empowerment Opportunities

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*Louisville Metro's Financial Empowerment/economic Development (FEED) team is proud to spread the word about all the opportunities around Louisville that can help people get the most out of their money and increase their financial capability. Look below to find an event that interests you & start making positive changes today!*

## Start Fresh!

Bank On Louisville sponsors this workshop for persons who have been denied new accounts due to negative (non-fraud) banking histories, and who are willing to participate in a certified financial education program. Here you will learn the basics of bank reconciliation and how a checking account works. Completion of this program gives you an opportunity to re-enter the traditional banking system with new tools for success. Call 574-5156 for info.

- **Tuesday, April 12**, 10 am - 12 pm @ the NIA Center, 2900 W. Broadway
- **Thursday, May 12**, 5:30 - 7:30 pm @ Louisville Urban League, 1535 W. Broadway

## Credit and Financial Counseling at the Financial Empowerment Services Center

The Financial Empowerment Services Center has several partners who specialize in providing expert guidance and counseling to help you reach your financial goals. If you need assistance with budgeting, managing debt, credit counseling, foreclosure, bankruptcy, or homeownership counseling, our partners can help you. **All sessions are in the Empowerment Center office, room 334 of 810 Barret (Urban Government Center)**, and are open to everyone. Appointments are required. Call 574-5191 to make an appointment.

- **Thursday, April 7**, 9 am - 12 pm, 30-minute appointments provided by *Apprisen*
- **Thursday, May 5**, 9 am - 12 pm, 30-minute appointments provided by *Apprisen*

## How to Save Your Coins (and spend some too!)

A financial program for teens on how to make, save, and spend your money.

- **Tuesday, April 12**, 3 - 4 pm @ Newburg Branch library, 4800 Exeter Avenue. Call 479-6160.

## Legal Counseling at the Financial Empowerment Services Center

Take advantage of this great opportunity to get free, confidential legal advice from a licensed attorney. On the **second and fourth Thursday** of every month a Legal Aid representative will be available from 9 am until 12 pm for 30-minute appointments in the **Empowerment Center office, Room 334 of 810 Barret Avenue** (Urban Government Center). These sessions are free and open to the public, but appointments are required - walk-ins are not accepted. To make an appointment, call 574-5191 today.

- **Thursday, April 14**, 9 am - 1 pm
- **Thursday, April 28**, 9 am - 1 pm
- **Thursday, May 12**, 9 am - 1 pm
- **Thursday, May 26**, 9 am - 1 pm

## **Free AARP Tax Assistance**

IRS-certified volunteers provide free tax counseling and preparation services to low-and-middle-income taxpayers, with special attention to those ages 60 and older. Bring along the necessary tax forms, information, and documentation, and proof of your Social Security number..

- **Tuesday, April 12**, 10 am - 2 pm @ *Iroquois Branch library, 601 W. Woodlawn.. [Call 574-1720](#)*
- **Tuesday, April 12**, 12 - 3 pm @ *Portland Branch library, 3305 Northwestern Pkwy. [Call 502-574-1744](#)*
- **Thursday, April 14**, 12 - 3 pm @ *Portland Branch library, 3305 Northwestern Pkwy. [Call 502-574-1744](#)*
- **Friday, April 15**, 10 am - 2 pm @ *Iroquois Branch Library, 601 W. Woodlawn. [Call 574-1720.](#)*

## **Financial Strategies 101: Dollars and Sense**

A financial advisor leads this program on smart money management. The program covers these topics: cash management, risk management, estate planning, investment strategies, tax reduction strategies, and retirement programs.

- **Saturday, April 16**, 2 - 4 pm @ *Fern Creek branch library, 6768 Bardstown Rd. [Call 231-4605](#)*

## **Grantseeking Basics for Nonprofit Organizations**

For those working or volunteering for nonprofit organizations, this workshop explains the research process in seeking grants, the Foundation Center resources available in finding the right grants that will benefit your organization, and the essential elements of writing successful grant proposals.

- **Tuesday, April 19**, 6:30 - 8:30 pm @ *Main Library, 301 York Street. [Call 574-1611.](#)*
- **Tuesday, May 24**, 6:30 - 8:30 pm @ *Main Library, 301 York Street. [Call 574-1611](#)*

## **I Don't Want to Outlive My Money!**

This program will provide information on financial preparation for retirement.

- **Tuesday, April 19**, starts at 7 pm @ *Crescent Hill branch library, 2762 Frankfort Avenue. [Call 574-1793.](#)*

## **Money Makes the World Go 'Round**

Have a question on how to improve your credit score? Tired of trying to make it paycheck to paycheck? Wonder why your budget isn't working? Looking for ways to save and invest? Bring your questions and join the Kentucky Department of Financial Institutions for help in improving your financial awareness. Also learn about smart investing and how to enter to win the DASH for the STASH.

- **Tuesday, April 19**, 7:00 - 8:00 pm @ *Southwest branch library, 9725 Dixie Highway. [Call 933-0029.](#)*

## **Save Money with the Library!**

Come learn about the many different free resources that the library offers that can help you save money, like databases, books, music, movies, and more!

- **Saturday, April 23**, 3 - 4 pm @ *Newburg branch library, 4800 Exeter Avenue. [Call 479-6160](tel:479-6160).*

## **Show Me the Money!**

This program has been rescheduled from April 9 at 3 pm. Learn about making smart financial decisions in a fun way with online games such as Financial Football and a Poverty Simulator, and try to beat the market with the Stock Market Game. [Call 245-7332](tel:245-7332) to register. Ages 12-19.

- **Saturday, April 23**, starts at 3 pm @ *Middletown Branch library, 200 N. Juneau Drive.*

## **Cutting Costs with Coupons**

Are your expenses gaining ground on your income? Join us for a series on how to save those dollars using coupons. Workshops are at the Southwest branch library @ *9725 Dixie Highway. [Call 933-0029](tel:933-0029).*

- **Monday, April 18**, 6:30 - 7:30 pm - Apps
- **Monday, April 25**, 6:30 - 7:30 pm - Store loyalty programs

## **Debt Collection Defense Clinic**

The presenter will talk about what one can do if he or she is contacted or sued by a debt collector. The presentation will also cover the Fair Debt Collection Practices Act. No reservation necessary.

- **Wednesday, April 20**, at 3 pm @ *Legal Aid Society office, 416 W. Muhammad Ali Blvd.*
- **Wednesday, May 18**, at 3 pm @ *Legal Aid Society office, 416 W. Muhammad Ali Blvd.*

## **Tenants' Rights Clinic**

What you should know about your landlord's obligations and your rights. Attorneys will be on hand to answer questions about the eviction process, landlord obligations, and tenants' rights. *All clinics held at Legal Aid Society, 416 W. Muhammad Ali Blvd. [Call 502-584-1254](tel:502-584-1254) to make a reservation.*

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|---------------------------------------|-------------------------------------|
| • <b>Thursday, April 7</b> at 2 pm    |                                     |
| • <b>Thursday, April 14</b> , at 2 pm | <b>Thursday, April 21</b> , at 2 pm |
| • <b>Thursday, April 28</b> , at 2 pm | <b>Thursday, May 12</b> , at 2 pm   |
| • <b>Thursday, May 19</b> , at 2 pm   | <b>Thursday, May 26</b> , at 2 pm   |

## **Divorce Clinic**

Clients will receive assistance from attorneys in filling out all of the necessary paperwork to file for a divorce. Call [Legal Aid at 502-574-1254](tel:502-574-1254) to make a reservation.

- **Friday, April 15**, at 9:30 am @ *Legal Aid Society, 416 W. Muhammad Ali Blvd.*
- **Friday, May 13**, at 9:30 am @ *Legal Aid Society, 416 W. Muhammad Ali Blvd.*

## **Foreclosure Clinic**

This free legal clinic is offered by the Legal Aid Society of Louisville and is open to anyone with questions about foreclosure. Attorneys will be on hand to answer questions and provide advice on alternatives to foreclosure. *All clinics are located at the Legal Aid Society office, 416 W. Muhammad Ali Blvd. [Call 584-1254 for information.](tel:584-1254)*

- **Tuesday, April 12**, at 11 am
- **Tuesday, April 19**, at 11 am
- **Tuesday, May 10**, at 11 am
- **Tuesday, May 24**, at 11 am
- **Tuesday, April 26**, at 11 am
- **Tuesday, May 17**, at 11 am
- **Tuesday, May 31**, at 11 am

## **Expungement Clinic**

An attorney will be on hand to discuss the expungement process and which charges can be expunged. Attendees are encouraged to bring a copy of their criminal record which shows the disposition of each case. A copy of the record may be obtained from Court Archives located in the basement of the Old Jail Building at 514 West Liberty Street. Call [Legal Aid at 502-574-1254](tel:502-574-1254) to make a reservation.

- **Thursday, April 14**, at 1 pm @ *Main Branch Public Library, 301 York Street*
- **Thursday, May 12**, at 1 pm @ *Main Branch Public Library, 301 York Street*

## **Running Your Own Business**

A high percentage of new businesses fail within the first three years. Do you have what it takes to run your own business? Come learn about the attributes of successful entrepreneurs. Ages 18 and up.

- **Wednesday, May 11**, 7:00 - 8:00 pm @ *Southwest branch library, 9725 Dixie Highway. [Call 933-0029.](tel:933-0029)*

## **Small Claims Clinic**

Clients are provided with the forms necessary to file a claim, and an attorney will review completed claims. Call [Legal Aid at 502-574-1254](tel:502-574-1254) to make a reservation.

- **Wednesday, April 20**, at 1 pm @ *Legal Aid Society, 416 W. Muhammad Ali Blvd*
- **Wednesday, May 18**, at 1 pm @ *Legal Aid Society, 416 W. Muhammad Ali Blvd*

## **Business Resources Online**

Class reviews the Library's commercial web-based databases covering industry surveys, marketing, and consumer patterns. Internet links of business interest and brief tour of the Business Information Collection are included.

- **Monday, May 23**, 6:30 - 8:30 pm @ *Main Library, 301 York Street. [Call 574-1611.](tel:574-1611)*